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- e) storing account information for a plurality of service institutions in the database of client information;
  - f) providing a data connection for use by the client;
  - g) receiving transactional information corresponding to the registered accounts from the client and from the plurality of service institutions; and
  - h) comparing the transactional information received from the client with the transactional information received from the plurality of service institutions for discrepancies.
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Cancel Claim 36.

REMARKS

Claims 1-11 and 34-42 stand rejected. Claim 36 is cancelled by amendment. Accordingly, claims 1-11, 34, 35, and 37-42 are at issue. Applicant respectfully requests reconsideration or further examination.

Claims 34-37 and 39-42 stand rejected under 35 U.S.C. §102(a) as being anticipated by Landry, U.S. Patent No. 5,956,700. Claim 34 is amended to recite receiving transactional information corresponding to the registered accounts from the client and from the plurality of service institutions; and comparing the transactional information received from the client with the transactional information received from the plurality of service institutions for discrepancies. These steps are not disclosed in Landry. Rather, Landry discloses a system and method for paying bills without requiring interaction with the payors. See Landry, Abstract. Because Landry does not disclose all of the elements of claim 34, claim 34 is not anticipated by Landry. Also, claims that depend from claim 34, including claims 35, 37, 39, and 40, are also not anticipated by Landry.

Claims 41-42 also define a patentable invention in view of Landry. Landry does not disclose a processor configured to receive transactional information from an electronic transaction device associated with the client via a network port. First, the portion of Landry cited by the examiner relates to digital personal computers, which are illustrated in Fig. 3 as conventional desktop computers. An "electronic transaction device," as used in the specification, means handheld or pocket-sized devices which may be used to emulate various conventional plastic cards and to conduct electronic transactions. See Application, pp. 1-2 (describing examples of electronic transaction devices). Also, the information does not appear to be transactional information as that term is used in the application (Application, p. 10), which means information concerning one or more individual transactions. Landry, in contrast, discloses examples of a Payor being able to add a new Payee Record, a new Payor Record, or change a Payor record. Landry also teaches, contrary to the claimed invention, that the Payor is denied access to enter certain information. Landry, Column 11, line 66 to Column 20, line 8. Because Landry does not disclose all of the elements of claim 41, claim 41 is not anticipated by Landry.

Claim 42 is also patentable over Landry because it depends from claim 41, and includes all of the limitations of claim 41. Claim 42 further recites that the processor is configured to reconcile transactional information received from a electronic transaction device with transactional information received from the plurality of service institutions. Landry does not disclose such a processor. Rather, it appears that the cited portion of Landry relates to verification of bank related information (Col. 28, ll. 2-12), verification of Child-Payee information (Col. 28, ll. 44-52), and verification of Payor information (Col. 28, ln. 66-Col. 29,

ln. 14). It is not clear how this information comprises transactional information. Accordingly, it is believed that Claim 42 is patentable for this additional reason.

Claims 1-11 and 38 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Landry in view of Lamm, U.S. Patent No. 6,078,907. Combining Landry and Lamm does not result in the invention recited in claim 1. Claim 1 requires a processor configured to designate as confidential a first portion of a database client information, to designate as non-confidential a second portion of the database of client information non-confidential, and to provide the client with access to the first and second portions of the database of client information via the network port. Landry, as the examiner notes, does not teach a processor configured to designate as confidential a predetermined first portion of the database of client information and to designate as non-confidential a predetermined second portion of the database of client information. Lamm describes redacting selected secured billing information from an electronic bill file, and sending the redacted bill file electronically to the billed party. Lamm, Col. 4, ll. 9-14. Lamm does not provide the client with access to the first and second (confidential and non-confidential) portions of the database. Rather, Lamm depends on reconstruction of a bill with secured information at the billed party's computer. Lamm, Col. 4, ll. 14-16. Landry also fails to disclose providing the client with access to first and second (confidential and non-confidential) portions of the database. Because neither Landry nor Lamm discloses all of the elements of Claim 1, either alone or in combination, Claim 1 cannot be rendered obvious by these patents. Also, Claims 2-11, which depend from claim 1 directly or indirectly, are also not rendered obvious by these patents.

Claim 2 further recites, inter alia, that the processor is further configured to receive a transaction request from a client and to provide a suggested transaction to the client based on the

information in the database of vendor information and the database of client information.

Neither Landry nor Lamm discloses these elements. Accordingly, Claim 2 is not rendered obvious by these patents for this additional reason.

Claim 10 further recites that the processor is further configured to establish communication with an electronic transaction device and transactional information is received from the electronic transaction device. Landry does not disclose a processor configured to receive transactional information from an electronic transaction device. As discussed above, Landry illustrates in Fig. 3 conventional desktop computers. An "electronic transaction device," as used in the specification, means relates to handheld or pocket-sized devices which may be used to emulate various conventional plastic cards and to conduct electronic transactions. See Application, pp. 1-2 (describing examples of electronic transaction devices). Also, the information received in Landry does not appear to be transactional information as that term is used in the application (Application, p. 10), which means information concerning one or more individual transactions. Accordingly, Claim 10 is not rendered obvious by these patents for this additional reason.

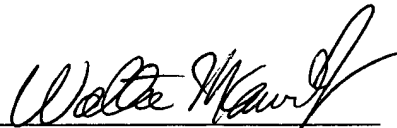
Claim 11 further recites, inter alia, that the processor is configured to reconcile the information received from the service institution with the information received from the client. This allows the processor to identify discrepancies between transaction records stored on a electronic transaction device with transaction records reported by a service institution. See, e.g., Application at page 38. Neither Landry nor Lamm discloses this element. Accordingly, Claim 11 is not rendered obvious by these patents for this additional reason.

Claim 38 recites, inter alia, analyzing the portion of the client database designated as non-confidential for preferences and patterns and providing analyzed transactional information to a plurality of vendors. Lamm does not teach this step. The identified portion of Lamm discusses redacting secured billing information from full billing information and incorporating non-sensitive billing information into a redacted bill file. There is no indication that the redacted bill file is subjected to any analysis for preferences and patterns, or that the analyzed transactional information is provided to a plurality of vendors. Nor does Landry disclose these steps. Accordingly, Claim 38 is not rendered obvious by these patents.

Applicant respectfully submits that the claims are in condition for allowance, and such action is earnestly submitted. If the Examiner find that there are any outstanding issues which may be resolved by a telephone interview, the Examiner is invited to contact the undersigned at the below listed number.

Respectfully submitted,

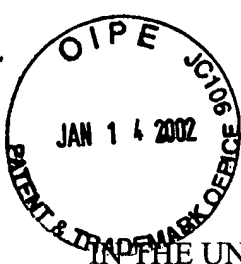
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November 27, 2001

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Satyan G. Pitroda

Group No.: 2164

Serial No.: 09/372,365

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Filed: August 11, 1999

Examiner: N. Nguyen

For: SYSTEM AND METHODS FOR  
SERVICING ELECTRONIC  
TRANSACTIONS

CERTIFICATE OF MAILING

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Box Amendment-Fee, Commissioner for Patents, Washington, DC 20231, on this date:

11/27/2001

Date

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Attorney for Applicant(s)

AMENDED CLAIMS PURSUANT TO 35 C.F.R. §1.121(C)(1)(ii)

Box Amendment-Fee  
Commissioner For Patents  
Washington, D.C. 20231

Sir:

Pursuant to 35 C.F.R. §1.121(C)(1)(ii), the following claims correspond to the claims amended by the concurrently submitted amendment for the above referenced application. The claims are marked to show the changes relative to the previous versions of the claims.

34. A method for administering a plurality of accounts for a client in a transaction service provider, comprising:


- a) registering the client with the transaction service provider;
- b) collecting and storing personal information from the client in a database of client information;
- c) registering a plurality of accounts corresponding to a plurality of service institutions and related to the client;
- d) creating a database of client information including personal information, account information, and transactional information;
- e) storing account information for a plurality of service institutions in the database of client information; and
- f) providing a data connection for use by the client;
- g) receiving transactional information corresponding to the registered accounts from the client and from the plurality of service institutions; and
- h) comparing the transactional information received from the client with the transactional information received from the plurality of service institutions for discrepancies.

36. (Cancelled).



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